

IN THE CLAIMS:

Amend the claims as follows:

1-37. (Cancelled)

38. (Previously Presented) A method for accessing funds associated with a financial instrument, comprising:

generating a funds-access code;

associating the generated funds-access code with a financial instrument;

supplying the generated funds-access code to a recipient;

presenting the funds-access code by the recipient to a distributor;

activating a funds-access device in response to the recipient presenting the funds-access code to the distributor;

creating and storing a funds-access device record representing the activated funds-access device;

associating the funds-access device record with funds associated with the financial instrument; and

accessing the funds associated with the financial instrument upon utilization of the funds-access device by the recipient.

39. (Previously Presented) The method of claim 38, wherein the financial instrument is an instrument representative of a funds-transfer.

40. (Previously Presented) The method of claim 38, wherein the financial instrument is a check, and the funds-access code is a check number.

41. (Previously Presented) The method of claim 38, wherein the funds-access device is a carrying card having a magnetic stripe containing data; and the step of accessing the funds is carried out upon reading the data from the magnetic stripe on the carrying card.

42. (Previously Presented) The method of claim 38, wherein the step of activating a funds-access device further includes the step of providing the recipient with a personal code, and wherein the step of accessing the funds is carried out by utilizing the funds-access device and providing the personal code by the recipient.

43. (Previously Presented) The method of claim 42, wherein the funds-access device is an ATM card usable at automatic teller machines and the personal code is a PIN; and wherein the step of accessing the funds is carried out by the recipient supplying the ATM card and the PIN to one of the automatic teller machines.

44. (Previously Presented) The method of claim 43, wherein the step of accessing the funds is carried out by the steps of requesting by the recipient a designated amount of cash, dispensing by the automatic teller machine the requested cash, and updating the financial instrument associated with the funds to reflect dispensing of the designated amount of cash to the recipient.

45. (Previously Presented) The method of claim 38, further comprising the steps of storing the financial instrument and the funds-access device in a relational database.

46. (Previously Presented) The method of claim 38, further comprising the steps of specifying a selected recipient by the financial instrument and associating the financial instrument with a receiving financial instrument identity record identifying the recipient.

47. (Previously Presented) The method of claim 46, further comprising the step of verifying by the distributor a matching of the identity of the recipient to an identity identified by the receiving financial instrument identity record of the financial instrument associated with the supplied funds access code, and wherein the steps of activating and accessing steps are carried out only if the match is verified.

48. (Previously Presented) The method of claim 47, wherein the financial instrument, the funds-access device record, and the receiving financial instrument identity record are stored in a relational database.

49. (Previously Presented) A method for accessing funds associated with a financial instrument, comprising:

- generating a funds record of funds associated with a financial instrument;
- transferring a value of the funds into the funds record;
- creating and storing a funds-access device record associated with the funds associated with the financial instrument;
- activating the funds-access device;
- associating the funds-access device with the funds-access device record; and
- accessing the funds associated with the financial instrument by a recipient employing the funds-access device.

50. (Previously Presented) The method of claim 49, wherein the financial instrument is a funds-transfer.

51. (Previously Presented) The method of claim 49, wherein the financial instrument is a check made out to the recipient.

52. (Previously Presented) The method of claim 49, wherein the funds-access device is a card having a magnetic stripe containing information for accessing the funds associated with the financial instrument.

53. (Previously Presented) The method of claim 52, wherein the step of activating is carried out upon supply a personal code associated with the card.

54. (Previously Presented) The method of claim 53, wherein the card is an ATM card, the personal code is a PIN, and the accessing step is carried out by using an automatic teller machine (ATM).

55. (Previously Presented) The method of claim 54, further comprising the step of updating the funds associated with the financial instrument to reflect an amount of funds accessed by the recipient.

56. (Previously Presented) The method of claim 49, wherein the financial instrument and the funds-access device record are stored in a relational database.

57. (Previously Presented) The method of claim 49, wherein the financial instrument specifies a specific recipient and is associated with a receiving financial instrument identity record identifying the specific recipient.

58. (Previously Presented) The method of claim 57, further comprising the step of verifying a matching of the identity of the recipient using the funds-access device to the specific recipient identified by the receiving financial instrument identity record of the financial instrument associated with the funds-access device; and wherein the steps of activating and accessing are carried out only if the match is verified.

59. (Previously Presented) The method of claim 58, wherein the financial instrument, the funds-access device record, and the receiving financial instrument identity record are stored in a relational database.

60. (Previously Presented) A method for creating an account from funds associated with a financial instrument, comprising:

- generating a funds record of funds associated with a financial instrument;
- transferring a value of the funds into the funds record;
- creating an account and storing an account record representing the account;
- depositing the funds associated with the financial instrument into the account; and
- accessing the funds in the account.

61. (Previously Presented) The method of claim 60, wherein the financial instrument is a funds-transfer.

62. (Previously Presented) The method of claim 60, wherein the financial instrument is a check made out to a recipient to access the funds in the account.

63. (Previously Presented) The method of claim 60, wherein the depositing step is carried out by an agent of a bank.

64. (Previously Presented) The method of claim 60, wherein the accessing step is carried out by utilizing a funds-access device.

65. (Previously Presented) The method of claim 64, wherein the funds-access device is a card having a magnetic stripe containing information for accessing the funds in the account.

66. (Previously Presented) The method of claim 65, further comprising the step of generating a personal code, and the accessing step is carried out only upon supplying the personal code.

67. (Previously Presented) The method of claim 66, wherein the card is an ATM card, the personal code is a PIN, and the accessing step is carried out by utilizing the ATM card at an automatic teller machine.

68. (Previously Presented) The method of claim 67, wherein the accessing step includes the steps of requesting cash from the funds in the account, dispensing by the automatic teller machine the requested cash; and updating the funds in the account to reflect the dispensed cash.

69. (Previously Presented) The method of claim 60, wherein the account record is stored in a relational database.

70. (Previously Presented) The method of claim 60, wherein the financial instrument specifies a specific recipient and is associated with a receiving financial instrument identity record identifying the specific recipient.

71. (Previously Presented) The method of claim 70, further comprising the step of verifying a matching of the identity of the recipient seeking access to the funds to the specific recipient identified by the receiving financial instrument identity record of the financial instrument; and wherein the steps of transferring and accessing are carried out only if the match is verified.

72. (Previously Presented) The method of claim 71, wherein the financial instrument and the receiving financial instrument identity record are stored in a relational database.

73. (Previously Presented) A method for creating an account from funds associated with a financial instrument, comprising:

generating a funds-access code for accessing funds associated with a financial instrument;

associating the funds-access code with the financial instrument;

providing the funds-access code to a recipient;

creating an account and storing an account record representing the account in response to the recipient providing the funds-access code;

depositing the funds associated with the financial instrument into the account; and

accessing the funds in the account by the recipient.

74. (Previously Presented) The method of claim 73, wherein the financial instrument is a funds-transfer.

75. (Previously Presented) The method of claim 73, wherein the financial instrument is a check made out to the recipient.

76. (Previously Presented) The method of claim 73, wherein the accessing step is carried out by an agent of a bank.

77. (Previously Presented) The method of claim 73, further comprising the steps of creating and storing a funds-access device record associated with the account; activating a funds-access device; associating the funds-access device with the funds-access device record; and supplying the funds-access device to the recipient; and wherein the accessing step is carried out utilizing the funds-access device.

78. (Previously Presented) The method of claim 77, wherein the funds-access device is a card having a magnetic stripe containing information for accessing the funds in the account.

79. (Previously Presented) The method of claim 78, further comprising the step of generating a personal code, and the accessing step is carried out only upon supplying the personal code by the recipient.

80. (Previously Presented) The method of claim 79, wherein the card is an ATM card, the personal code is a PIN, and the accessing step is carried out by using the ATM card at an automatic teller machine.

81. (Previously Presented) The method of claim 80, wherein the accessing step includes the steps of requesting cash from the funds in the account, dispensing by the automatic teller machine the requested cash; and updating the funds in the account to reflect the dispensed cash.

82. (Previously Presented) The method of claim 73, wherein the account record and the funds-access device record are stored in a relational database.

83. (Previously Presented) The method of claim 73, wherein the financial instrument specifies a specific recipient and is associated with a receiving financial instrument identity record identifying the recipient.

84. (Previously Presented) The method of claim 83, further comprising the step of verifying a matching of the identity of the recipient providing the funds-access code to the specific recipient identified by the receiving financial instrument identity record of the

financial instrument being accessed; and wherein the steps of creating, depositing and accessing are carried out only if the match is verified.

85. (Previously Presented) The method of claim 84, wherein the financial instrument and the receiving financial instrument identity record are stored in a relational database.

86-87. (Cancelled).